

<b>Information to identify the case:</b>			
Debtor 1:	Michael Moshe Cohen		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	23-10086-SLM		
	Social Security number or ITIN:	xxx-xx-0560	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed in chapter:	7	1/4/23
	Date case converted to chapter:	13	6/24/24

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michael Moshe Cohen	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7 Stanford Court West Orange, NJ 07052	
<b>4. Debtor's attorney</b> Name and address	Timothy P. Neumann Broege, Neumann, Fischer & Shaver 25 Abe Voorhees Drive Manasquan, NJ 08736	Contact phone 732-223-8484 Email: timothy.neumann25@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 6/25/24

**For more information, see page 2**

Debtor Michael Moshe Cohen

Case number 23-10086-SLM

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p><b>August 6, 2024 at 02:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a>, Enter Meeting ID 407 693 2279, Click on JOIN using passcode 4267876130, or call 1-862-352-5164</p> <p>For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<p><b>Filing deadline: 10/7/24</b></p>
	<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p>	<p><b>Filing deadline: 9/3/24</b></p>
	<p><b>Deadline for governmental units to file a proof of claim:</b></p>	<p><b>Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</b></p>
	<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.njb.uscourts.gov">http://www.njb.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	
<p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		

In re:  
Michael Moshe Cohen  
Debtor

Case No. 23-10086-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 25, 2024

User: admin  
Form ID: 3091

Page 1 of 5  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2024:

Recip ID	Recipient Name and Address
db	+ Michael Moshe Cohen, 7 Stanford Court, West Orange, NJ 07052-2023
aty	+ Geoffrey P. Neumann, Broege, Neumann, Fischer & Shaver, LLC, 25 Abe Voorhees Drive, Manasquan, NJ 08736-3560
519826969	+ 20 Continental Drive, L.L.C., 500 Plaza Drive - P.O. Box 1515 -, Secaucus NJ 07096-1515
519826182	American Express, PO BOX 29787, FORT LAUDERDALE FL
519824638	Bank of America/Real Time Resolutions, P.O. Box 36655, Dallas, TX 75235-1655
519874474	+ Congregation AABJ&D, 700 Pleasant Valley Way, West Orange NJ 07052-2399
519826967	+ Joseph Kushner Hebrew Academy, 110 South Orange Avenue, Livingston, NJ 07039-4904
519874479	+ Joseph Kushner Hebrew Academy, 110 South Orange Avenue, Livingston NJ 07039-4904
519826970	Pet Needs-Totowa (, 52 Continental Drive), L.C.C 5, 00 Plaza Drive - P.O. Box 1515 -, Secaucus, NJ 07096-1515
520007764	+ Pet Needs-Totowa (25 Continental), L.L.C., 500 Plaza Drive, P.O. Box 1515, Secaucus, NJ 07096-1515
519874484	+ Pet Needs-Totowa 52 Continental Drive L.L.C., 500 Plaza Drive, PO Box 1515, Secaucus NJ 07096-1515
519874486	+ Roger Fidler, 1522 Gardner Drive, Lutz FL 33559-3305
519874481	+ Select Portfolio Management, PO Box 65250, Salt Lake City UT 84165-0250
519805541	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519826963	TJMAXX Credit Services, PO Box 530948, Atlanta, GA 30353-0948
520021966	+ U.S. Bank N.A, Roger Fay, Esquire, Albertelli Law, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242
519874480	Yeshivat Lev HaTorah, Nachal Ein, Ramat Beit Shemesh, Israel 9909884

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: timothy.neumann25@gmail.com	Jun 25 2024 20:36:00	Timothy P. Neumann, Broege, Neumann, Fischer & Shaver, 25 Abe Voorhees Drive, Manasquan, NJ 08736
tr	Email/Text: BNC@magtrustee.com	Jun 25 2024 20:37:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 25 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 25 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519826959	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 25 2024 20:54:57	AFFIRM INC, 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108-2716
519954899	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 25 2024 20:54:56	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519843588	Email/PDF: bncnotices@becket-lee.com	Jun 25 2024 20:55:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519824639	EDI: CAPITALONE.COM	Jun 26 2024 00:25:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
519956673	+ EDI: AIS.COM		

District/off: 0312-2

User: admin

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Date Rcvd: Jun 25, 2024

Form ID: 309I

Total Noticed: 67

		Jun 26 2024 00:25:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519956634	EDI: CITICORP	Jun 26 2024 00:25:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519826956	+ EDI: WFNNB.COM	Jun 26 2024 00:25:00	Community Bank, PO BOX 182789, COLUMBUS, OH 43218-2789
519874473	EDI: CRFRSTNA.COM	Jun 26 2024 00:25:00	Credit First National Association, PO Box 81083, Cleveland OH 44181
519826965	EDI: CRFRSTNA.COM	Jun 26 2024 00:25:00	Credit First National Association, PO Box 81083, Cleveland OH 44181 \$400
519826185	EDI: CITICORP	Jun 26 2024 00:25:00	Macys, PO BOX 8218, Mason OH 45040
519826949	+ EDI: DISCOVER	Jun 26 2024 00:25:00	Discover, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
519952808	EDI: DISCOVER	Jun 26 2024 00:25:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
519826183	Email/Text: BNSFN@capitalsvcs.com	Jun 25 2024 20:36:00	First National Credit Card (Legacy), 500 E 60TH ST N, Sioux Falls, SD 57104
519826184	Email/Text: BNSFS@capitalsvcs.com	Jun 25 2024 20:36:00	FIRST SAVINGS BANK, 500 E 60TH ST N, SIOUX FALLS,SD
519874469	+ EDI: PHINGENESIS	Jun 26 2024 00:25:00	Genesis FB Card Services, PO Box 4488, Beaverton OR 97076-4402
519826961	+ EDI: PHINGENESIS	Jun 26 2024 00:25:00	Genessis FB Card Services, P.O Box 4488,, Beaverton OR 97076-4402
519826960	EDI: CITICORP	Jun 26 2024 00:25:00	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
519874467	+ EDI: CITICORP	Jun 26 2024 00:25:00	Home Depot Credit Services, PO Box 9001010, Louisville CA 40290-1010
520020204	EDI: JEFFERSONCAP.COM	Jun 26 2024 00:25:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519954897	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 25 2024 20:43:32	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519874361	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 25 2024 20:54:35	MERRICK BANK - Agent, 10705 S Jordan Gateway #200, South Jordan UT 84095-3977
519826186	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 25 2024 20:43:33	MERRICK BANK CORP, PO BOX 9201, Old Bethpage NY 11804-9001
519826957	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 25 2024 20:36:00	MIDLAND CREDIT Management, P.O. Box 939069, San Diego, California 92193-9069
519826964	EDI: CITICORP	Jun 26 2024 00:25:00	Macys, PO BOX 71359, PHILADELPHIA, PA 19176-1359
519874464	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 25 2024 20:36:00	Midland Credit Management, PO Box 939069, San Diego CA 92193-9069
520011715	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 25 2024 20:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519826955	+ EDI: PHINGENESIS	Jun 26 2024 00:25:00	Milestone Genesis, FB Card Services, PO BOX 4499, BEAVERTON, OR 97076-4499
519826950	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 25 2024 20:54:46	Ollo Credit Card, PO BOX 9222, OLD BETHPAGE, NY 11804-9222
519826951	+ Email/Text: bkrgeneric@penfed.org	Jun 25 2024 20:36:00	PENTAGON FEDERAL credit union, 2930 EISENHOWER AVE, ALEXANDRIA, VA 22314-4557
519826958	+ EDI: PRA.COM		

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		Jun 26 2024 00:25:00	PORTFOLIO RECOV ASSOC, 150 CORPORATE BLVD, NORFOLK, VA 23502-4952
520019136	EDI: PRA.COM	Jun 26 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Cheapoair, POB 41067, Norfolk VA 23541
519979666	EDI: Q3G.COM	Jun 26 2024 00:25:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519953405	EDI: Q3G.COM	Jun 26 2024 00:25:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
520021609	Email/Text: bkdepartment@rtresolutions.com	Jun 25 2024 20:37:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
519826971	+ Email/Text: secbankruptcy@sec.gov	Jun 25 2024 20:36:00	Securities & Exchange Commission, 100 F Street NE,, Washington DC 20549-2001
519874485	+ Email/Text: secbankruptcy@sec.gov	Jun 25 2024 20:36:00	Securities & Exchange Commission, 100 F Street NE, Washington DC 20549-2001
520020673	+ EDI: AIS.COM	Jun 26 2024 00:25:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519805541	^ MEBN	Jun 25 2024 20:34:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519826952	+ EDI: SYNC	Jun 26 2024 00:25:00	Synchrony Bank Amazon, PO BOX 965015, ORLANDO, FL 32896-5015
519826953	+ EDI: SYNC	Jun 26 2024 00:25:00	Synchrony Bank PPC, PO BOX 530975, ORLANDO, FL 32896-0001
519826954	+ EDI: SYNC	Jun 26 2024 00:25:00	Synchrony Bank TJMAXX, PO BOX 965015, ORLANDO, FL 32896-5015
519952498	+ EDI: AIS.COM	Jun 26 2024 00:25:00	TD Bank, USA, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519826962	+ EDI: WTRRN BANK.COM	Jun 26 2024 00:25:00	Target Red Card Services, P.O Box 660170, Dallas TX 75266-0170
520170769	+ Email/Text: RASEBN@raslg.com	Jun 25 2024 20:36:00	U.S. Bank N.A., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
519826966	+ Email/Text: electronicbkydocs@nelnet.net	Jun 25 2024 20:37:00	US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
519952923	+ Email/Text: electronicbkydocs@nelnet.net	Jun 25 2024 20:37:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
519989513	EDI: WFFC2	Jun 26 2024 00:25:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519826968		Yeshivat Lev HaTorah, Nachal Ein Gedi, 37 Ramat Beit Shemesh 9909884
519874483	*+	20 Continental Drive L.L.C., 500 Plaza Drive, PO Box 1515, Secaucus NJ 07096-1515
519874466	*+	AFFIRM INC, 650 California St FL 12, San Francisco CA 94108-2716
519974683	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519874482	*+	Bank of America Real Time Resolutions, PO Box 36655, Dallas TX 75235-1655

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519874475	*+	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519874476	*+	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519874477	*+	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
519874463	*+	Community Bank, PO Box 182789, Columbus OH 43218-2789
519874468	*+	Home Depot Credit Services, PO Box 9001010, Louisville CA 40290-1010
519874472	*+	Macys, PO Box 71359, Philadelphia PA 19176-1359
519874462	*+	Milestone Genesis FB Card Services, PO Box 4499, Beaverton OR 97076-4499
519874457	*+	Ollo Credit Card, PO Box 9222, Old Bethpage NY 11804-9222
519874458	*+	Pentagon Federal Credit Union, 2930 Eisenhower Ave, Alexandria VA 22314-4557
519874465	*+	Portfolio Recov Assoc, 150 Corporate Blvd, Norfolk VA 23502-4952
519874459	*+	Synchrony Bank Amazon, PO Box 965015, Orlando FL 32896-5015
519874460	*+	Synchrony Bank PPC, PO Box 530975, Orlando FL 32896-0001
519874461	*+	Synchrony Bank TJMAXX, PO Box 965015, Orlando FL 32896-5015
519874471	*+	TJMAXX Credit Services, PO Box 530948, Atlanta GA 30353-0948
519874470	*+	Target Red Card Services, PO Box 660170, Dallas TX 75266-0170
519874478	*+	US DEPT OF ED/GLELSI, PO Box 7860, Madison WI 53707-7860

TOTAL: 1 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:**

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank N.A. ajennings@hillwallack.com
Brian Gregory Hannon	on behalf of Trustee Ilissa Churgin Hook bhannon@norgaardfirm.com amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian g.b124931@notify.bestcase.com
Cassandra C. Norgaard	on behalf of Trustee Ilissa Churgin Hook cnorgaard@norgaardfirm.com amartinez@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;norgaard.cass andrac.b124931@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Geoffrey P. Neumann	on behalf of Debtor Michael Moshe Cohen geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffreypn.b127774@notify.bestcase.com
Ilana Volkov	on behalf of Creditor Pet Needs-Totowa (25 Continental Drive) LLC ivolkov@mcgrailbensinger.com
Ilana Volkov	on behalf of Creditor 20 Continental Drive LLC. ivolkov@mcgrailbensinger.com
Ilissa Churgin Hook	on behalf of Trustee Ilissa Churgin Hook Trustee@norgaardfirm.com J116@ecfbis.com

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John O'Boyle

on behalf of Trustee Ilissa Churgin Hook joboyle@norgaardfirm.com  
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com;o'boyle.johnb  
124931@notify.bestcase.com

Kenneth Borger, Jr

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage  
Pass-Through Certificates kborger@raslg.com

Keri P. Ebeck

on behalf of Creditor Real Time Resolutions Inc. KEBECK@BERNSTEINLAW.COM,  
btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

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TOTAL: 17